



PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/804,943		
		Filing Date	March 13, 2001		
		First Named Inventor	Broadbent		
		Art Unit			
		Examiner Name			
Sheet	1	of	1	Attorney Docket Number	020530CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
<i>EL</i>		5,995,947	11-30-1999	Fraser et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

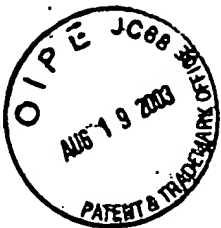
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²

Examiner Signature	<i>E. Collier</i>	Date Considered	3-18-06
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		Application Number	09/804,943
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		Art Unit	3624
		Examiner Name	Karmis, S.
		Attorney Docket Number	020530CIP

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		Number - Kind Code ² (if known)			
JL		5,995,947	11-30-1999	Fraser et al.	
		6,076,072	06-13-2000	Libman	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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JL		Patent Cooperation Treaty ("PCT") International Search Report	

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Examiner Signature	<i>J. Colbert</i>	Date Considered	3-18-06
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PTO/SB/08 (2-92)

Sheet 1 of 3

Form PTO-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i>	Docket Number 437312000420	Application Number 09/804,943
	Applicant D. F. BROADBENT et al.	
	Filing Date March 13, 2001	Group Art Unit To Be Assigned
	Mailing Date April 9, 2001	

U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
JC	1.	9/27/88	4,774,664	Campbell et al.			
	2.	10/24/89	4,876,648	Lloyd			
	3.	12/21/93	5,272,623	Grubb et al.			
	4.	3/11/97	5,611,052	Dykstra et al.			
	5.	7/1/97	5,644,726	Oppenheimer			
	6.	11/18/97	5,689,650	McClelland et al.			
	7.	11/25/97	5,692,206	Shirley et al.			
	8.	3/31/98	5,734,890	Case et al.			
	9.	9/15/98	5,809,478	Greco et al.			
	10.	10/6/98	5,819,230	Christie et al.			
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	12.	2/9/99	5,870,721	Norris			
	13.	2/16/99	5,873,066	Underwood et al.			
	14.	5/25/99	5,907,828	Meyer et al.			
	15.	7/27/99	5,930,775	McCauley et al.			
	16.	7/27/99	5,930,776	Dykstra et al.			
	17.	8/17/99	5,940,812	Tengel et al.			
	18.	10/12/99	5,966,699	Zandi			
	19.	10/12/99	5,966,700	Gould et al.			
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	24.	2/22/00	6,029,144	Barrett et al.			
	25.	2/22/00	6,029,149	Dykstra et al.			

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PTO/SB/08 (2-92)

Sheet 2 of 3

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FOREIGN PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO

OTHER DOCUMENTS

(including author, title, Date, Pertinent Pages, Etc.)

Examiner Initials	Ref. No.	Title
<i>[Handwritten: Missing]</i>	26.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
	27.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
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	38.	"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing

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[Handwritten signature]

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[Handwritten: 3-18-06]

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40.		S. Marlin, "Residential-lender-homes-loan-processes", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 42.
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46.		J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN Systems, 27, (1995) pp. 729-737.
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49.		S. Paul et al., "RainMan: A Workflow System for the Internet", USENIX Symposium on Internet Technologies and Systems, Dec. 8-11, 1997, pp. 159-170.

EXAMINER: <i>G. Albert</i>	DATE CONSIDERED: <i>3-18-06</i>
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